

Fill in this information to identify the case:

Debtor 1 KENDALL RAY SMITH IIDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: SOUTHERNDistrict of MISSISSIPPICase number 23-50192

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CADENCE BANKCourt claim no. (if known): 7

Last 4 digits of any number you use to  
identify the debtor's account: 3674

Date of payment change:

Must be at least 21 days after date 06/01/25  
of this notice

New total payment: \$1129.00  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$273.43New escrow payment: \$576.43

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: .00000%New interest rate: .00000%Current principal and interest payment: \$0.00New principal and interest payment: \$0.00

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$0.00New mortgage payment: \$0.00

Debtor 1

KENDALL RAY SMITH II

First Name

Middle Name

Last Name

Case number (if known)

23-50192**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Jenny Willis

Signature

Date 5 / 1 / 2025

Print:

JENNY WILLIS

First Name Middle Name Last Name

Title

SENIOR BANKRUPTCY SPECIALIST

Company

CADENCE BANK

Address

P.O. BOX 789

Number Street

TUPELO, MS 38802

City State Zip Code

Contact phone 662-678-7548Email JENNY.WILLIS@CADENCEBANK.COM

**CERTIFICATE OF SERVICE**

I hereby certify that this day a true and correct copy of the foregoing Notice of Mortgage Payment Change was served via ECF system to the following:

Hon. Thomas Carl Rollins, Jr., [trollins@therollinsfirm.com](mailto:trollins@therollinsfirm.com)

Hon. David Rawlings, [ecfnotices@rawlings13.net](mailto:ecfnotices@rawlings13.net)

I further certify that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed first class mail, postage prepaid to the following:

Kendall R. Smith, II  
157 Courtney Rd.  
Petal, MS 39465

This the 1<sup>st</sup> day of May 2025.

/s/Jenny Willis

Cadence Bank

by: Jenny Willis

		PAYMENTS TO		ESCROW	--- PAYMENTS FROM ESCROW ---			-- ESCROW BALANCE --		
MONTH		PRIOR	PRJ	ACTUAL	PRIOR	PRJ	ACTUAL	DESCRIPTION	PRIOR PRJ	ACTUAL
JUN	24	273.59		273.43	1742.00					
JUN	24			50.31*				*	477.80 T	-1172.15 A
JUL	24	273.59		273.43						
JUL	24			50.11*					751.39	-848.61
AUG	24	273.59		86.08						
AUG	24			273.43*					1024.98	-489.10
SEP	24	273.59		13.72						
SEP	24			273.43*					1298.57	-201.95
OCT	24	273.59		273.43						
OCT	24			48.79*					1572.16	120.27
NOV	24	273.59		273.43	416.31					
NOV	24			47.84*				*	1429.44	441.54
DEC	24	273.59		273.43	1124.84		408.12	USDA A		

DEC 24		273.43*	408.12* USDA A	578.19	-869.24
JAN 25	273.59	273.43			
JAN 25		47.48*		851.78	-548.33
FEB 25	273.59	47.29			
FEB 25		273.43*		1125.37	-227.61
MAR 25	273.59	273.43			
MAR 25		47.11*		1398.96	92.93
APR 25	273.59	273.43*		1672.55	366.36
MAY 25	273.59	**		1946.14	366.36
TOTALS		3719.89	816.24		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 477.80. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -1172.15.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (\*\*) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

05/24	316.43	00/00	0.00	00/00	316.43
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

Cadence Bank - Secondary  
 2778 w jackson street  
 Tupelo MS 38801

888-797-7711

KENDALL R SMITH II  
 157 COURTNEY RD  
 PETAL MS 39465-0000

YOUR LOAN NUMBER: 3674

DATE: 04/18/25

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.  
 THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS  
 REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED  
 ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/01/25 THROUGH 05/31/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/01/25 THROUGH 05/31/26 -----

HOMEOWNER/FIRE	2861.00
USDA ANNUAL INS	405.45
COUNTY TAXES	1223.75

TOTAL PAYMENTS FROM ESCROW	4490.20
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MONTHLY PAYMENT TO ESCROW	374.18 (1/12TH OF ABOVE TOTAL)
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----- ANTICIPATED ESCROW ACTIVITY - 06/01/25 THROUGH 05/31/26-----

-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
		ACTUAL	STARTING BALANCE	734.50	3167.62
JUN 25	374.18	2861.00	HOMEOWNER/FI ALP	-1752.32	680.80
JUL 25	374.18			-1378.14	1054.98
AUG 25	374.18			-1003.96	1429.16
SEP 25	374.18			-629.78	1803.34
OCT 25	374.18			-255.60	2177.52
NOV 25	374.18	405.45	USDA ANNUAL INS	-286.87	2146.25
DEC 25	374.18	1223.75	COUNTY TAXES	-1136.44	1296.68
JAN 26	374.18			-762.26	1670.86
FEB 26	374.18			-388.08	2045.04
MAR 26	374.18			-13.90	2419.22
APR 26	374.18			360.28	2793.40
MAY 26	374.18			734.46	3167.58

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE  
 (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -2433.12.  
 NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT

WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM JUNE 01, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00. DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO FUTURE PAYMENTS.

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----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----
PRINCIPAL & INTEREST                      552.57
ESCROW (1/12TH OF ANNUAL ANTICIPATED      374.18
DISBURSEMENTS AS COMPUTED ABOVE)
PLUS: OPTIONAL INSURANCE PREMIUMS         0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG  0.00
PLUS: SHORTAGE PAYMENT                    202.76
MINUS: SURPLUS CREDIT                     0.00
ROUNDING ADJUSTMENT                      -0.51
MINUS: BUYDOWN/ASSISTANCE PAYMENTS        0.00

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BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/25 1129.00  
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 680.80. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 680.80.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

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ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:
05/25      273.43      00/00      0.00      00/00      0.00
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:
00/00      0.00      00/00      0.00
00/00      0.00      00/00      0.00
00/00      0.00      00/00      0.00

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